

**COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY**  
**(Includes Reference to Provisional and PCT International Applications)**

ATTORNEY'S DOCKET NUMBER  
029685-015

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## Improved Method and System of Effecting a Financial Transaction

**the specification of which (check only one item below):**

is attached hereto.  
 was filed as United States application

Number \_\_\_\_\_  
on \_\_\_\_\_  
and was amended  
on \_\_\_\_\_ (if applicable).

was filed as PCT international application

Number \_\_\_\_\_  
on \_\_\_\_\_  
and was amended under PCT Article 19 and/or PCT Article 34  
on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §§ 119 (a)-(e) of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed:

PRIOR FOREIGN/PCT APPLICATION(S) AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. § 119:

COUNTRY (if PCT, indicate "PCT")	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. § 119	
Australian	PQ9524	18 August 2000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

60/252,000  
(Application Number)

07 December 2000  
(Filing Date)

**(Application Number)**

(Filing Date)

**COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY (CONTINUED)**  
**(Includes Reference to Provisional and PCT International Applications)**

ATTORNEY'S DOCKET NO.  
**029685-015**

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States applications(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose to the Office all information known to me to be material to the patentability as defined in Title 37, Code of Federal Regulations § 1.56, which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 U.S.C. § 120:

U.S. APPLICATIONS		STATUS (check one)		
U.S. APPLICATION NUMBER	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
<b>PCT APPLICATIONS DESIGNATING THE U.S.</b>				
PCT APPLICATION NO.	PCT FILING DATE	U.S. APPLICATION NUMBERS ASSIGNED (If any)		

I hereby appoint the following attorneys and agent(s) to prosecute said application and to transact all business in the Patent and Trademark Office connected therewith and to file, prosecute and to transact all business in connection with international applications directed to said invention:

William L. Mathis	17,337	Eric H. Weisblatt	30,505	Bruce T. Wieder	33,815
Robert S. Swecker	19,885	James W. Peterson	26,057	Todd R. Walters	34,040
Platon N. Mandros	22,124	Teresa Stanek Rea	30,427	Ronni S. Jillions	31,979
Benton S. Duffett, Jr.	22,030	Robert E. Krebs	25,885	Harcold R. Brown III	36,341
Norman H. Stupno	22,716	William C. Rowland	30,888	Allen R. Baum	36,086
Ronald L. Grudziecki	24,970	T. Gene Dillahunty	25,423	Brian P. O'Shaughnessy	32,747
Frederick G. Michaud, Jr.	26,003	Patrick C. Keane	32,858	Kenneth B. Leffler	36,075
Alan E. Kopecki	25,813	Bruce J. Boggs, Jr.	32,344	Fred W. Hathaway	32,236
Regis E. Slutter	26,999	William H. Benz	25,952	Wendi L. Weinstein	34,456
Samuel C. Miller, III	27,360	Peter K. Skiff	31,917	Mary Ann Dillahunty	34,576
Robert G. Mukai	28,531	Richard J. McGrath	29,195		
George A. Hovanec, Jr.	28,223	Matthew L. Schneider	32,814		
James A. LaBarre	28,632	Michael G. Savage	32,596		
E. Joseph Gess	28,510	Gerald F. Swiss	30,113		
R. Danny Huntington	27,903	Charles F. Wieland III	33,096		

and: Theodosios Thomas, Registration No. 45,159 and Stephen J. Tytran, Registration No. 45,846

Address all correspondence to:



Ronald L. Grudziecki  
**BURNS, DOANE, SWECKER & MATHIS, L.L.P.**  
P.O. Box 1404  
Alexandria, Virginia 22313-1404

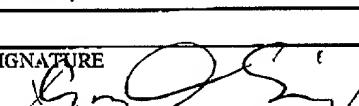
21839

Address all telephone calls to: Theodosios Thomas at (919) 941-9240.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY (CONTINUED)**  
 (Includes Reference to Provisional and PCT International Applications)

 ATTORNEY'S DOCKET NO.  
**029685-015**

FULL NAME OF SOLE OR FIRST INVENTOR		SIGNATURE 	DATE X17-AUG-2001
Grant SIMONDS RESIDENCE Victoria, AUSTRALIA POST OFFICE ADDRESS 45 Junction Street, Newport 3015, Victoria AUSTRALIA		CITIZENSHIP Australian	
- FULL NAME OF SECOND JOINT INVENTOR, IF ANY		SIGNATURE	DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF THIRD JOINT INVENTOR, IF ANY		SIGNATURE	DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF FOURTH JOINT INVENTOR, IF ANY		SIGNATURE	DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF FIFTH JOINT INVENTOR, IF ANY		SIGNATURE	DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF SIXTH JOINT INVENTOR, IF ANY		SIGNATURE	DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF SEVENTH JOINT INVENTOR, IF ANY		SIGNATURE	DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF EIGHTH JOINT INVENTOR, IF ANY		SIGNATURE	DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF NINTH JOINT INVENTOR, IF ANY		SIGNATURE	DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			